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Entered 07/28/09 17:30:05 Desc Main Page 1 of 46

United States Bankruptcy Court Northern District of Illinois					Voluntar	y Petition		
Name of Debtor (if individual, enter Last, First, Middle): Schultz, Charles F., III		Name of Joint Debtor (Spouse) (Last, First, Middle): Schultz, Caroline B.						
			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None					
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 7144	er I.D. (ITIN) N	o./Complete EIN			s of Soc. Sec. one, state all):	or Individual-Ta 8741	axpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 128 N Merrill Street	and State)					or (No. and Str	eet, City, and St	ate
Park Ridge, IL	lava é		128 N Merrill Street Park Ridge, IL					
Ç ,		CODE 0068	ZIPCODE			60068		
County of Residence or of the Principal Place of	Business:		County	y of Res	sidence or of th	ne Principal Pla	ce of Business:	•
Cook			Coc					
Mailing Address of Debtor (if different from stre	et address):		Mailin	ıg Addr	ess of Joint De	btor (if differer	nt from street ad	dress):
	ZIPC	ODE						ZIPCODE
Location of Principal Assets of Business Debtor	(if different from	street address ab	oove):					ZIPCODE
Type of Debtor		ure of Business			C	hapter of Banl	kruptcy Code U	
(Form of Organization) (Check one box)	(Check one box Health Care	<i>'</i>			Chapter	the Petition	is Filed (Check	,
Individual (includes Joint Debtors)		Real Estate as defi	ined in		Chapter		Chapter 15 P Recognition	
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	Railroad	101 (31B)		Chapter 11			Main Procee	
Partnership	Stockbroker			Chapter 12			Chapter 15 P Recognition	Petition for
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Clearing Ba				☐ Chapter	r 13	Nonmain Pro	
. ,	Other						re of Debts	
		ax-Exempt Entity	,	_	Debts a debts, d	(Cheo are primarily co defined in 11 U	nsumer	Debts are primarily
	(Check box, if applicab				§101(8)) as "incurred b	y an	business debts
	Debtor is a tax-exempt organizati under Title 26 of the United State Code (the Internal Revenue Code					ual primarily fo al, family, or ho e."		
Filing Fee (Check one b	ox)			Check	one box:	Chapter 11 D	ebtors	
Full Filing Fee attached			Debtor is a small business as defined in 11 U.S.C. § 101(51D)					
Filing For to be unid in installer outs (Applier	المنال المنال من المام المام	Maret -++	Debtor is not a small business as defined in 11 U.S.C. § 101(51D)					
Filing Fee to be paid in installments (Application signed application for the court's consideration								
to pay fee except in installments. Rule 1006	(b). See Official	Form No. 3A.	owed to insiders or affiliates) are less than \$2,190,000					
Filing Fee waiver requested (applicable to ch	anter 7 individua	ıls only). Must	Check all applicable boxes A plan is being filed with this petition.					
attach signed application for the court's cons				=			licited prepetition	on from one or
							11 U.S.C. § 1	126(b).
Statistical/Administrative Information Debtor estimates that funds will be available for dist	ribution to unsecut	ed creditors						THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is			oaid, ther	e will be	no funds availab	ole for		
distribution to unsecured creditors. Estimated Number of Creditors								
1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,0 25,0		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets		П	Г	7	П	П	П	
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000 to \$100		\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than	
million	million	million	million		million	to \$1 billion	\$1 billion	
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001]				
\$50,000 \$100,000 \$500,000 to \$1	to \$10	\$10,000,001 to \$50	\$50,000 to \$100)	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	
million	million	million	million		million			I

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B1 (Official Case 091208860 Doc 1 Filed 07/28/09 Entered 07/28/09 17:30:05 Desc Main Page 2						
Voluntary Pet	Voluntary Petition (This page must be completed and filed in every case) Document Page 2 of 46 Page 2 of 46 Charles F. Schultz, III & Caroline B. Schultz					
\ 1 0	All Prior Bankruptcy Cases Filed Within Last 8 Years (-	ome B. Senanz			
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner	<u> </u>				
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) [In the attorney for the petitioner named in the foregoing petition, declare that I have information that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, Unstates Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). [In the attorney for the petitioner named in the foregoing petition, declare that I have information that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, Unstates Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). [In the attorney for the petitioner named in the foregoing petition, declare that I have information that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, Unstates Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). [In the attorney for the petitioner named in the foregoing petition, declare that I have information that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, Unstates Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).						
	Fl.:	L bit C				
l _	Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.					
Exhibit D (To be completed by grow individual debter. If a joint position is filed, each groups must complete and attach a congrete Fishibit D.)						
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition.						
If this is a joint petition:						
		arding the Debtor - Venue				
₫	(Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)						
(Name of landlord that obtained judgment)						
	(Address	of landlord)				
	Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

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Case 09-27360 Doc 1 F	Filed 07/28/09		ered 07/28/09 17:30:05	Desc Main
B1 (Official Form 1) (1/08)	Document		e 3 of 46	Page 3
Voluntary Petition			of Debtor(s):	D G-114_
(This page must be completed and filed in every	y case) Signa		rles F. Schultz, III & Caroline	B. Schultz
		llures		
Signature(s) of Debtor(s) (Individual	*		Signature of a Foreign R	epresentative
I declare under penalty of perjury that the information pr is true and correct.	covided in this petition			
[If petitioner is an individual whose debts are primarily c		I decla	are under penalty of perjury that the infor	rmation provided in this petition
has chosen to file under chapter 7] I am aware that I may chapter 7, 11, 12, or 13 of title 11, United States Code, un			and correct, that I am the foreign represeding, and that I am authorized to file this	
available under each such chapter, and choose to proceed	d under chapter 7.	1	<i>C,</i>	s petition.
[If no attorney represents me and no bankruptcy petition petition] I have obtained and read the notice required by		(Checi	c only one box.)	
I request relief in accordance with the chapter of title 11, Code, specified in this petition.	, United States		I request relief in accordance with chapter Code. Certified copies of the documents reattached.	
			Pursuant to 11 U.S.C.§ 1511, I request reli	ief in accordance with the chapter of
			title 11 specified in this petition. A correcognition of the foreign main proceeding	ertified copy of the order granting
X /s/ Charles F. Schultz, III			recognition of the foreign main proceeding	is attached.
Signature of Debtor		X		
		I –	Signature of Foreign Representative)	
x /s/ Caroline B. Schultz		`	Telimination of the control of the c	
Signature of Joint Debtor		_		
		(1	Printed Name of Foreign Representative))
Telephone Number (If not represented by attorney)		1		
Date			(Date)	
Signature of Attorney*		-		
X /s/ John H. Redfield			Signature of Non-Attorney Pe	etition Preparer
Signature of Attorney for Debtor(s)		I decl	are under penalty of perjury that: 1) I am	-
JOHN H. REDFIELD 2298090		as def	ined in 11 U.S.C. § 110, 2) I prepared the	his document for compensation,
Printed Name of Attorney for Debtor(s)			ave provided the debtor with a copy of the area of the	
John H. Redfield & Associates, P.C.		3) if r	ules or guidelines have been promulgated	d pursuant to 11 U.S.C. § 110
Firm Name			g a maximum fee for services chargeable rers, I have given the debtor notice of the	
102 S. Wynstone Park Dr, Ste 201		docun	nent for filing for a debtor or accepting a red in that section. Official Form 19 is at	any fee from the debtor, as
Address		requii	ed in that section. Utiliciai politi 17 is at	tachea.
North Barrington, IL 60010		Drinte	d Name and title, if any, of Bankruptcy l	D. Gidan Danagar
_847-382-1220		rimo	d Name and title, it ally, of Dankrupky i	Petition Preparei
Telephone Number		Socia	l Security Number (If the bankruptcy pe	tition preparer is not an individual
		state	the Social Security number of the officer	r, principal, responsible person or
Date *In a case in which § 707(b)(4)(D) applies, this signature:		partn	er of the bankruptcy petition preparer.) (l	Required by 11 U.S.C. § 110.)
certification that the attorney has no knowledge after an in information in the schedules is incorrect.				
		Addı	ess	
Signature of Debtor (Corporation/Part I declare under penalty of perjury that the information p	tnership)	-		
is true and correct, and that I have been authorized to fil		X		
behalf of the debtor.				
The debtor requests relief in accordance with the chapte	er of title 11,	Date	;	
United States Code, specified in this petition. X Signature of Authorized Individual		pers	nature of bankruptcy petition preparer or on, or partner whose Social Security nur	mber is provided above.
		assi	nes and Social Security numbers of all ot sted in preparing this document unless than individual:	
Printed Name of Authorized Individual		If m	ore than one person prepared this docum forming to the appropriate official form f	nent, attach additional sheets For each person.
Title of Authorized Individual		A ba	nkruptcy petition preparer's failure to comply	with the provisions of title 11
Date			the Federal Rules of Bankruptcy Procedure moisonment or both 11 U.S.C. §110; 18 U.S.C. §	

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B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

III I C	Charles F. Schultz III & Caroline B.	Case No.
_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credi

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor:	/s/ Charles F. Schultz, III	
	CHARLES F. SCHULTZ, III	
D 4		

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT **Northern District of Illinois**

III I C	Charles F. Schultz III & Caroline B.	Case No.
_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Joint Debtor:	/s/ Caroline B. Schultz	
_	CAROLINE B. SCHULTZ	
Date:		

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Charles F. Schultz III & Caroline B. Schultz	Case No.	
	Debtor	(If known)	

SCHEDULE A - REAL PROPERTY

Desc Main

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence 128 N Merrill Street Park Ridge, IL 60068	Tenancy by the Entirety	J	375,000.00	362,700.00
		. 🔪	375,000.00	

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(Report also on Summary of Schedules.)

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Desc Main

(If known)

In re Charles F. Schultz III & Caroline B. Schultz

Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase checking account Chase savings account Chase savings account	J J J	1,500.00 100.00 85.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods	J	2,800.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books, art objects, etc.	J	500.00
6. Wearing apparel.	X			
7. Furs and jewelry.		Furs and jewelry	J	1,200.00
8. Firearms and sports, photographic, and other hobby equipment.		Sport and hobby equipment	J	100.00
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 		Universal Life Policy	W	11,500.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		McGladrey & Pullen Retirement Plan	Н	9,900.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Johnston & Chapman, Inc 100% interest	Н	0.00

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In re	Charles F. Schultz III & Caroline B. Schultz	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Jeep Grand Cherokee 1998 Ford Windstar 2007 Dodge Caravan	W J H	3,000.00 500.00 6,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

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In re	Charles F. Schultz III & Caroline B. Schultz	Case No
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

				Т
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Tot	al	\$ 37,285.00

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(If known)

In re Charles F. Schultz III & Caroline B. Schultz

Case	No.

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions	to which	debtor is	entitled	under:
(Check one box)				

(Check one box)			

	11 U.S.C. § 522(b)(2)
\mathbf{V}	11 U.S.C. § 522(b)(3)

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence	(Husb)735 I.L.C.S 5§12-901 (Wife)735 I.L.C.S 5§12-901	6,150.00 6,150.00	375,000.00
Cash on hand	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	50.00 50.00	100.00
Chase checking account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(c)	750.00 750.00	1,500.00
Chase savings account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	50.00 50.00	100.00
Chase savings account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	42.50 42.50	85.00
Household Goods	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	1,400.00 1,400.00	2,800.00
books, art objects, etc.	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	250.00 250.00	500.00
Furs and jewelry	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	600.00 600.00	1,200.00
Sport and hobby equipment	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	50.00 50.00	100.00
McGladrey & Pullen Retirement Plan	(Husb)735 I.L.C.S 5§12-1006	9,900.00	9,900.00
Johnston & Chapman, Inc 100% interest	(Husb)735 I.L.C.S 5§12-1001(b)	0.00	0.00
1995 Jeep Grand Cherokee	(Wife)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(c)	600.00 2,400.00	3,000.00

Document

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In re Charles F. Schultz III & Caroline B. Schultz

Case No. __

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1998 Ford Windstar	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	250.00 250.00	500.00
2007 Dodge Caravan	(Husb)735 I.L.C.S 5§12-1001(c)	0.00	6,000.00
Universal Life Policy	(Wife)735 I.L.C.S 5§12-1001(f)	11,500.00	11,500.00

B6D (Official Form 6D) (12/07)

T	Charles F	Schultz III	& Caroline B	Schultz

Debtor

Case No. _____(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0011728500001			Lien: PMSI in vehicle < 910 days					6,454.62
American Eagle Bank 556 Randall Road South Elgin, IL 60177		Н	Security: 2007 Dodge Caravan				12,454.62	0, 10 1102
			VALUE \$ 6,000.00					
ACCOUNT NO. 00414511258795			Lien: 2nd Mortgage					
Chase P.O. Box 24714 Columbus, OH 43224		J	Security: Residence				129,892.72	0.00
			VALUE \$ 375,000.00					
ACCOUNT NO. 8455044431			Lien: 1st Mortgage					
Wamu/Chase P.O. Box 100576 Florence, SC 29502-0576		J	Security: Residence				235,544.70	0.00
			VALUE \$ 375,000.00					
			(Total o	Sub	tota	(ae)	\$ 377,892.04	\$ 6,454.62
			(Total o	ıı ull	is pa	ige)	. 255 002 04	

(Use only on last page) (Report also on

Total ➤

(Report also on (If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related

Data.)

6,454.62

377,892.04

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B6E (Official Form 6E) (12/07)

In re	Charles F. Schultz III & Caroline B. Schultz	,	Case No.	
	Debtor		(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Extensions of credit in an involuntary case

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

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I	Charles F. Schultz III & Caroline B. Schultz	Case No.
	Debtor	(if known)
	Certain farmers and fishermen	
C	laims of certain farmers and fishermen, up to \$5,400* per farmer or fisherma	in, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals	
	aims of individuals up to \$2,425* for deposits for the purchase, lease, or renere not delivered or provided. 11 U.S.C. § 507(a)(7).	tal of property or services for personal, family, or household use,
4	Taxes and Certain Other Debts Owed to Governmental Units	
Т	axes, customs duties, and penalties owing to federal, state, and local govern	mental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institu	tion
Gover	aims based on commitments to the FDIC, RTC, Director of the Office of Theorems of the Federal Reserve System, or their predecessors or successors, to 1 (2), § 507 (a)(9).	
	Claims for Death or Personal Injury While Debtor Was Intoxicated	
	Claims for death or personal injury resulting from the operation of a motor vo., a drug, or another substance. 11 U.S.C. § 507(a)(10).	chicle or vessel while the debtor was intoxicated from using
	nounts are subject to adjustment on April 1, 2010, and every three years there truent.	eafter with respect to cases commenced on or after the date of

1 **co**

continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Charles F. Schultz III & Caroline B. Schultz	_, Case No	
	Debtor	(If known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

Sec. 507(a)(8)

							Type of Priority f	or Claims Listed	on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			Consideration: 2008						
IL Dept. of Revenue P.O. Box 19043 Springfield, IL 62794-9043			IL Income Tax				Unknown	Unknown	Unknown
ACCOUNT NO.			Consideration: 2008	\vdash	\vdash				
Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604		J	Personal Income Tax				25,000.00	0.00	25,000.00
ACCOUNT NO.				H	\vdash				
ACCOUNT NO.									
Sheet no. 1 of 1 continuation sheets attached Creditors Holding Priority Claims	to S	chedul	e of (Totals of	ıbto this		e)	\$ 25,000.00	\$	\$
and the same and t		Sche	To e only on last page of the comp edule E.) Report also on the St chedules)		d	>	\$ 25,000.00		
		Sche the S	Toolly on last page of the compedule E. If applicable, report al Statistical Summary of Certain ilities and Related Data.)	so o	d	>	\$	\$ 0.00	\$ 25,000.00

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B6F (Official Form 6F) (12/07)

In re	Char	les F.	Schultz	<u>III &</u>	Caroline	В.	Schultz

Debtor

Case No.	
	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 371274811011008 American Exp Travel c/o Nationwide Credit P.O. Box 740640 Atlanta, GA 30374-0640		Н	Consideration: Credit card debt				5,655.60
ACCOUNT NO. 371274811011016 American Express P.O. Box 981535 El Paso, TX 79998-1531		J	Consideration: Credit card debt				5,153.68
ACCOUNT NO. 5491139326518009 AT&T P.O. Box 44167 Jacksonville, FL 32231-4167		J					20,969.17
ACCOUNT NO. 5490500038673062 Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		J	Consideration: Credit card debt				13,673.41
continuation sheets attached	•		,	Subt			\$ 45,451.86
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Charles F. Schultz III & Caroline B. Schultz	,	, Case No	
	Debtor		(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4313512033217983	T		Consideration: Credit card debt				
Bank of America P.O. Box 15026 Wilmington, DE 19886-5026							20,130.93
ACCOUNT NO. 5291492179768219	T		Consideration: Credit card debt				
Capital One P.O. Box 30285 Salt Lake City, UT 84130		J					3,504.99
ACCOUNT NO. 4366163066686300	╁		Consideration: Credit card debt				
Chase Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298		J					11,540.74
ACCOUNT NO. 4417124771329452	\dagger		Consideration: Credit card debt	H			
Chase Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298		J					7,861.58
ACCOUNT NO. 5122571008425722 Chase Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298		J	Consideration: Credit card debt				12,406.68
Sheet no. 1 of 3 continuation sheets attato Schedule of Creditors Holding Unsecured	ached	l		Sub	tota	 	\$ 55,444.92
Nonpriority Claims				Т	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Charles F. Schultz III & Caroline B. Schultz	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5424180126891081 Citibank Box 6000 The Lakes, NV 89163-6000	-	J	Consideration: Credit card debt				5,640.40
ACCOUNT NO. 5410654981393710 Citibank Box 6000 The Lakes, NV 89163-6000	-	J	Consideration: Credit card debt				7,491.63
ACCOUNT NO. 5121071961452178 Citibank/Sears P.O. Box 6282 Sioux Falls, SD 57117-6282		J	Consideration: Credit card debt				6,552.05
ACCOUNT NO. 5049941116296127 Citibank/Sears P.O. Box 6283 Sioux Falls, SD 57117-6283		J	Consideration: Credit card debt				7,412.31
ACCOUNT NO. Cork Properties, LLC 2925 West Carroll Avenue Chicago, IL 60612	X	Н					Notice Only
Sheet no. 2 of 3 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	 	\$ 27,096.39

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ubtotal > \$ 27,096.3

Total > \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Charles F. Schultz III & Caroline B. Schultz	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6011007100241784 Discover Card P.O. Box 30903 Salt Lake City, UT 84130 Carol Stream, IL 60197-6103		J	Consideration: Credit card debt				8,625.31
ACCOUNT NO. xxxx8623 Target National Bank c/o Mann Bracken, LLP 2727 Paces Ferry Rd, Ste 1400 Atlanta, GA 30339		W	Consideration: Credit card debt				1,189.10
ACCOUNT NO. 4352373373488623 Target National Bank P.O. Box 1581 Minneapolis, MN 55440		J	Consideration: Credit card debt				9,354.12
ACCOUNT NO. 4185845000612326 WaMu/Chase P.O. Box 660433 Dallas, TX 75266		J	Consideration: Credit card debt				7,622.42
ACCOUNT NO.							

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 26,790.95 Total ► \$ 154,784.12

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Charles F. Schultz III & Caroline B. Schultz	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

ಠ	Check this box if debtor has no executory contracts	or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Desc Main

(if known)

In re Charles F. Schultz III & Caroline B. Schultz Case No. Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Johnston & Chapman Inc. 2925 W Carroll Avenue Chicago, IL 60612	Ryerson Inc. c/o Financial Adjustment Service 4010 Dupont Circle, Ste 401 Louisville, KY 40207

DEPENDENTS OF DEBTOR AND SPOUSE

Debtor's Marital

In re_	Charles F. Schultz III & Caroline I	B. Schultz	Case ——		
	Debtor			(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Name of Employer RSM McGladrey How long employed 2.5 years Address of Employer 1 S Wacker Dr, Ste 800 Chicago, IL 60606 INCOME: (Estimate of average or projected monthly income at time case filed) 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.) 2. Estimated monthly overtime 3. SUBTOTAL 4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify: 5. SUBTOTAL OF PAYROLL DEDUCTIONS 6. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm	AGE(S): 17 years old, 14 SPOUSE memployed DEBTOR SPOUSE \$
Occupation Tax Director Name of Employer RSM McGladrey How long employed 2.5 years Address of Employer 1 S Wacker Dr, Ste 800 Chicago, IL 60606 NCOME: (Estimate of average or projected monthly income at time case filed) . Monthly gross wages, salary, and commissions (Prorate if not paid monthly.) . Estimated monthly overtime . SUBTOTAL . LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify: . SUBTOTAL OF PAYROLL DEDUCTIONS TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm	DEBTOR SPOUSE \$
Occupation Tax Director Name of Employer RSM McGladrey How long employed 2.5 years Address of Employer 1 S Wacker Dr, Ste 800 Chicago, IL 60606 NCOME: (Estimate of average or projected monthly income at time case filed) Monthly gross wages, salary, and commissions (Prorate if not paid monthly.) Estimated monthly overtime SUBTOTAL LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify: SUBTOTAL OF PAYROLL DEDUCTIONS TOTAL NET MONTHLY TAKE HOME PAY C. Regular income from operation of business or profession or farm	DEBTOR SPOUSE \$
How long employed 2.5 years Address of Employer 1 S Wacker Dr, Ste 800 Chicago, IL 60606 NCOME: (Estimate of average or projected monthly income at time case filed) Monthly gross wages, salary, and commissions (Prorate if not paid monthly.) Estimated monthly overtime SUBTOTAL LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify: SUBTOTAL OF PAYROLL DEDUCTIONS TOTAL NET MONTHLY TAKE HOME PAY Regular income from operation of business or profession or farm	\$ 10,416.66 \$ 0.00 \$ 0.
Address of Employer 1 S Wacker Dr, Ste 800 Chicago, IL 60606 INCOME: (Estimate of average or projected monthly income at time case filed) Monthly gross wages, salary, and commissions (Prorate if not paid monthly.) Estimated monthly overtime SUBTOTAL LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify: SUBTOTAL OF PAYROLL DEDUCTIONS TOTAL NET MONTHLY TAKE HOME PAY Regular income from operation of business or profession or farm	\$ 10,416.66 \$ 0.00 \$ 0.
Chicago, IL 60606 INCOME: (Estimate of average or projected monthly income at time case filed) . Monthly gross wages, salary, and commissions	\$ 10,416.66 \$ 0.00 \$ 0.
INCOME: (Estimate of average or projected monthly income at time case filed) 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.) 2. Estimated monthly overtime 3. SUBTOTAL 4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify: 5. SUBTOTAL OF PAYROLL DEDUCTIONS 6. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm	\$ 10,416.66 \$ 0.00 \$ 0.
. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.) 2. Estimated monthly overtime 3. SUBTOTAL 3. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify:	\$ 10,416.66 \$ 0.00 \$ 0.
(Prorate if not paid monthly.) Estimated monthly overtime SUBTOTAL LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify:	\$ 0.00 \$ 0.00 \$ 10,416.66 \$ 0.00 \$ 1,582.96 \$ 0.00 \$ 517.42 \$ 0.00 \$ 0.00 \$ 0.00
2. Estimated monthly overtime 3. SUBTOTAL 4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify:	\$ 0.00 \$ 0.00 \$ 10,416.66 \$ 0.00 \$ 1,582.96 \$ 0.00 \$ 517.42 \$ 0.00 \$ 0.00 \$ 0.00
S. SUBTOTAL B. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify: S. SUBTOTAL OF PAYROLL DEDUCTIONS D. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm	\$ 10,416.66 \$ 0.5 \$ 1,582.96 \$ 0.5 \$ 517.42 \$ 0.5 \$ 0.00 \$ 0.5 \$ 0.00 \$ 0.5
a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify:	\$ 1,582.96 \$ 0.00 \$ 0.0
a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify:	\$\frac{517.42}{\$\text{\$0.00}}\$\$\$\frac{\$0.00}{\$\text{\$0.00}}\$\$\$\$\frac{\$0.00}{\$\text{\$0.00}}\$\$\$\$\$\$\$0.00
b. Insurance c. Union Dues d. Other (Specify:	\$\frac{517.42}{\$\text{\$0.00}}\$\$\$\frac{\$0.00}{\$\text{\$0.00}}\$\$\$\$\frac{\$0.00}{\$\text{\$0.00}}\$\$\$\$\$\$\$0.00
b. Insurance c. Union Dues d. Other (Specify:	\$\frac{517.42}{\$\text{\$0.00}}\$\$\$\frac{\$0.00}{\$\text{\$0.00}}\$\$\$\$\frac{\$0.00}{\$\text{\$0.00}}\$\$\$\$\$\$\$0.00
c. Union Dues d. Other (Specify:	\$ 0.00 \$ 0. \$ 0.00 \$ 0.
d. Other (Specify:)
SUBTOTAL OF PAYROLL DEDUCTIONS TOTAL NET MONTHLY TAKE HOME PAY Regular income from operation of business or profession or farm	\$ 2100.38 \$ 0
7. Regular income from operation of business or profession or farm	\$ 2,100,38 \$ 0
7. Regular income from operation of business or profession or farm	\$ \$ 0.
	\$ 8,316.28 \$ 0.
	\$
(Attach detailed statement)	0.00
3. Income from real property	\$
P. Interest and dividends	\$\$\$\$
10. Alimony, maintenance or support payments payable to the debtor for the	¢ 0.00 ¢ 0
debtor's use or that of dependents listed above.	\$\$\$\$
11. Social security or other government assistance	\$ 0.00 \$ 0.
(Specify)	<u> </u>
2. Pension or retirement income	\$ 0.00 \$ 0.
13. Other monthly income	\$ 0.00 \$ 0.
(Specify)	\$ 0.00 \$ 0.
14. SUBTOTAL OF LINES 7 THROUGH 13	\$\$
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$ 8,316.28 \$ 0.
6. COMBINED AVERAGE MONTHLY INCOME (Combine column totals	\$8,316.28_
from line 15) (Repo	

17.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:	
	None	

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Document	1 age 20 01 40
In re Charles F. Schultz III & Caroline B. Schultz	Case No.
Debtor	(if known)
SCHEDULE J - CURRENT EXPEND	ITURES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected filed. Prorate any payments made biweekly, quarterly, semi-annually, of calculated on this form may differ from the deductions from income all	
Check this box if a joint petition is filed and debtor's spouse main labeled "Spouse."	tains a separate household. Complete a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$ 950.00
a. Are real estate taxes included? Yes	No
b. Is property insurance included? Yes	No
2. Utilities: a. Electricity and heating fuel	\$400.00
b. Water and sewer	\$68.00
c. Telephone	\$258.00
d. Other	\$
3. Home maintenance (repairs and upkeep)	\$410.00
. Food	\$1,000.00
. Clothing	\$250.00
. Laundry and dry cleaning	\$60.00
'. Medical and dental expenses	\$175.00
Transportation (not including car payments)	\$450.00
. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$240.00
0.Charitable contributions	\$110.00
1. Insurance (not deducted from wages or included in home mortgage pay	ments)
a. Homeowner's or renter's	\$137.00
b. Life	\$376.00
c. Health	\$0.00
d.Auto	\$174.00
e. Other	\$\$
2. Taxes (not deducted from wages or included in home mortgage payment	nts)
Specify) Property	\$\$
3. Installment payments: (In chapter 11, 12, and 13 cases, do not list payr	nents to be included in the plan)
a. Auto	\$299.33
b. Other <u>Second Mortgage</u>	\$\$\$
c. Other 2008 Income Tax	\$\$
4. Alimony, maintenance, and support paid to others	\$0,00
5. Payments for support of additional dependents not living at your home	\$0,00
6. Regular expenses from operation of business, profession, or farm (attachment)	ch detailed statement) \$
7. Other <u>school lunches & fees</u>	\$\$
8. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also o	- U,210.22
f applicable, on the Statistical Summary of Certain Liabilities and Related	(Data)

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	8,316.28
h Average monthly expenses from Line 18 shove	•	0 240 22

67.95

b. Average monthly expenses from Line 18 abovec. Monthly net income (a. minus b.)

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Charles F. Schultz III & Caroline B. Schultz	Case No.
	Debtor	
		Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 375,000.00		
B – Personal Property	YES	3	\$ 37,285.00		
C – Property Claimed as exempt	YES	2			
D – Creditors Holding Secured Claims	YES	1		\$ 377,892.04	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 25,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 154,784.12	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 8,316.28
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 8,248.33
ТОТ	ΓAL	18	\$ 412,285.00	\$ 557,676.16	

Official Form 19-24-25 (#1960) 07/28/09 Entered 07/28/09 17:30:05 Desc Main United States Bailer 1964 Court Northern District of Illinois

In re	Charles F. Schultz III & Caroline B. Schultz	Case No.		
	Debtor			
		Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 25,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 25,000.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 8,316.28
Average Expenses (from Schedule J, Line 18)	\$ 8,248.33
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 10,416.66

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,454.62
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 25,000.00
4. Total from Schedule F		\$ 154,784.12
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 186,238.74

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Charles F. Schultz III & Caroline B. Schultz

In re	
	Debtor

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Case No. _ (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATI	ION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury th are true and correct to the best of my knowled	at I have read the foregoing summary and schedules, consisting of sheets, and that they ge, information, and belief.
Date	Signature: /s/ Charles F. Schultz, III Debtor:
Date	Signature: /s/ Caroline B. Schultz
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with 110(h) and 342(b); and, (3) if rules or guidelines	am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable to debtor notice of the maximum amount before preparing any document for filing for a debtor or a that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, so who signs this document.	tate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
Signature of Bankruptcy Petition Prepare	r Date
Names and Social Security numbers of all other individual	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach ad	lditional signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the pro 8 U.S.C. § 156.	visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENA	LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
n this case, declare under penalty of perjury that	[the president or other officer or an authorized agent of the corporation or a member[corporation or partnership] named as debtor I have read the foregoing summary and schedules, consisting ofsheets (total e true and correct to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on beha	If of a partnership or corporation must indicate position or relationship to debtor.]

Doc 1 Filed 07/28/09 Entered 07/28/09 17:30:05 Desc Main UNITED STATES BASISRUFTCY COURT

Northern District of Illinois

In Re	Charles F. Schultz III & Caroline B. Schultz	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2009(db)	72,000.00	Employment	
2008(db) 1	10,224.00	Employment	
2007(db)	63,901.00	Employment	
2009(jdb)	0.00		
2008(jdb)	2,000.00	Employment	
2007(jdb)	6,000.00	Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2008 (db) 450,730.00 Sale of building and land

2007(db) 5,000.00 rent and capital gains

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None |

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

John H. Redfield

July 2009

\$2,300.00

John H. Redfield & Associates,

P.C.

102 S. Wynstone Park Dr, Ste 201 North Barrington, IL 60010

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Cork Properties Inc. 2925 W. Carroll Avenue Chicago, IL 60612 April 2008

2925 W. Carroll Avenue

Chicago, IL

\$700,00.00 - net proceeds

\$100,000.00

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None M

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None X

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF **SETOFF** AMOUNT OF **SETOFF**

14. Property held for another person

NAME AND

None M

List all property owned by another person that the debtor holds or controls.

ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None 🔀

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

Non

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

NAME

None				e the governmental unit			
	SITE NAM AND ADDI			E AND ADDRESS ERNMENTAL UNIT	DATE (NOTIO	-	ENVIRONMENTAI LAW
None	Law with	respect to wl	nich the debtor	we proceedings, including is or was a party. Indices, and the docket number	ate the name and		
		AND ADDRE RNMENTAL		DOCKET NUM	BER	STATU	S OR DISPOSITION
	18. Natur	e, location and	name of busine	SS			
None	businesse partner, of trade, procommend within the left and begin of the votal life the debusinesse.	es, and beginn or managing of ofession, or ement of this e six years imported in a partner aning and end ting or equity ebtor is a costs, and beginn or more of the	ning and ending executive of a other activity case, or in whomediately precent ring dates of all securities, with reporation, list ling and ending	list the names, address ag dates of all business corporation, partnership either full- or part-tinich the debtor owned 5 eding the commencement ames, addresses, taxpay businesses in which the tin the six years immediate the names, addresses, g dates of all businesses y securities within the six	ses in which the p, sole proprietor me within six y percent or more at of this case. The identification is debtor was a parally preceding to taxpayer identifies in which the	e debtor was ar rship, or was s years immediate e of the voting of numbers, nature artner or owned the commencem ification number debtor was a pa	n officer, director, self-employed in a sely preceding the or equity securities to of the businesses, 5 percent or more ent of this case. ers, nature of the artner or owned 5
NAI	S	AST FOUR DOCIAL-SECU OTHER INDI TAXPAYER- TIN)/ COMP	JRITY OR VIDUAL I.D. NO.	ADDRESS	NATURE (OF BUSINESS	BEGINNING AND ENDING DATES
Enterj d/b/a	es Schultz prises, Inc. Chapman & ton, Inc.	02-05	60588	2925 W. Carroll Ave Chicago, IL	enue Perfo	rating Metal	March 2002 - April 2009
None		ntify any busi a.C. § 101.	ness listed in re	esponse to subdivision a	., above, that is "	'single asset real	l estate" as defined

[Questions 19 - 25 are not applicable to this case]

ADDRESS

* * * * * *

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[If completed by an individual or individual an	d spouse]	
I declare under penalty of perjury that I have read the attachments thereto and that they are true and correct		ne foregoing statement of financial affairs and any
Date	Signature	/s/ Charles F. Schultz, III
	of Debtor	CHARLES F. SCHULTZ, III
Date	Signature	/s/ Caroline B. Schultz
	of Joint Debtor	CAROLINE B. SCHULTZ
0	_ continuation sheets att	ached
Penalty for making a false statement: Fine of	f up to \$500,000 or imp	risonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
DECLARATION AND SIGNATURE OF	NON-ATTORNEY B.	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this (3) if rules or guidelines have been promulgated pursuant to 1	document and the notice 1 U.S.C. § 110 setting	defined in 11 U.S.C. § 110; (2) I prepared this document for the sand required under 11U.S.C. §§ 110(b), 110(h), and 342(b); a maximum fee for services chargeable by bankruptcy petition of document for filing for a debtor or accepting any fee from the
Printed or Typed Name and Title, if any, of Bankruptcy Petition	Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, the partner who signs this document.	tle (if any), address, and soc	ial security number of the officer, principal, responsible person, or
Address		
X Signature of Bankruptcy Petition Preparer		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all other individuals who not an individual:	prepared or assisted in	preparing this document unless the bankruptcy petition preparer is
If more than one person prepared this document, attach addition	al signed sheets conform	ning to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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B8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Charles F. Schultz III & Caroline B. Schultz			
In re			Case No.	
111 10	Debtor	,	cuse 1 vo.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1 Creditor's Name: Wamu/Chase P.O. Box 100576 Florence, SC 29502-0576 Property will be (check one): Surrendered Residence Property will be (check one): Redeem the property Reaffirm the debt Other. Explain U.S.C. §522(f)). Property is (check one): Claimed as exempt Property No. 2 (if necessary)
Wamu/Chase P.O. Box 100576 Florence, SC 29502-0576 Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)). Property is (check one): Claimed as exempt Property No. 2 (if necessary)
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)). Property is (check one): Claimed as exempt Property No. 2 (if necessary)
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain
Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)). Property is (check one): Claimed as exempt Property No. 2 (if necessary)
Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)). Property is (check one): Claimed as exempt Property No. 2 (if necessary)
Redeem the property Reaffirm the debt Other. Explain
Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)). Property is (check one): Claimed as exempt Property No. 2 (if necessary)
Other. Explain
using 11 U.S.C. §522(f)). Property is (check one): Claimed as exempt Property No. 2 (if necessary)
Property is (check one): Claimed as exempt Not claimed as exempt Property No. 2 (if necessary)
Claimed as exempt Property No. 2 (if necessary)
Claimed as exempt Property No. 2 (if necessary)
Property No. 2 (if necessary)
• • •
• • •
Creditor's Name: Chase Describe Property Securing Debt: Residence
P.O. Box 24714
Columbus, OH 43224
Property will be (check one):
☐ Surrendered
If retaining the property, I intend to (check at least one):
Redeem the property
Reaffirm the debt
Other. Explain(for example, avoid lien
using 11 U.S.C. §522(f)).
Property is (check one):
Claimed as exempt Not claimed as exempt

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Page 2

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
1 continuation sheets attached (if a	any)	
	t the above indicates my intention as to	
Estate securing debt and/or personal p	property subject to an unexpired lease.	•
Date:	/s/ Charles F. Schul	tz, III
Sate	Signature of Debtor	
	-	
	/s/ Caroline B. Schu	ıltz
	Signature of Joint Debt	or

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property No: 3	
Creditor's Name: American Eagle Bank 556 Randall Road South Elgin, IL 60177	Describe Property Securing Debt: 2007 Dodge Caravan
Property will be (check one):	
☐ Surrendered ▼ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
▼ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C.§522(f)).	
Property is (check one): Claimed as exempt	Not claimed as exempt

Desc Main

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Charles F. Schultz, III & Caroline B. Schultz	X/s/ Charles F. Schultz, III
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X/s/ Caroline B. Schultz
· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debtor (if any) Date

American Eagle Bank 556 Randall Road South Elgin, IL 60177

American Exp Travel c/o Nationwide Credit P.O. Box 740640 Atlanta, GA 30374-0640

American Express P.O. Box 981535 El Paso, TX 79998-1531

AT&T P.O. Box 44167 Jacksonville, FL 32231-4167

Bank of America P.O. Box 15026 Wilmington, DE 19850-5026

Bank of America P.O. Box 15026 Wilmington, DE 19886-5026

Capital One P.O. Box 30285 Salt Lake City, UT 84130

Chase Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298

Chase Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298

Chase Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298

Chase P.O. Box 24714 Columbus, OH 43224

Citibank Box 6000 The Lakes, NV 89163-6000 Citibank Box 6000 The Lakes, NV 89163-6000

Citibank/Sears P.O. Box 6282 Sioux Falls, SD 57117-6282

Citibank/Sears P.O. Box 6283 Sioux Falls, SD 57117-6283

Cork Properties, LLC 2925 West Carroll Avenue Chicago, IL 60612

Discover Card P.O. Box 30903 Salt Lake City, UT 84130 Carol Stream, IL 60197-6103

IL Dept. of Revenue P.O. Box 19043 Springfield, IL 62794-9043

Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604

Johnston & Chapman Inc. 2925 W Carroll Avenue Chicago, IL 60612

Target National Bank c/o Mann Bracken, LLP 2727 Paces Ferry Rd, Ste 1400 Atlanta, GA 30339

Target National Bank P.O. Box 1581 Minneapolis, MN 55440

Wamu/Chase P.O. Box 100576 Florence, SC 29502-0576

WaMu/Chase P.O. Box 660433 Dallas, TX 75266

Name of law firm

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United States Bankruptcy Court Northern District of Illinois

I	In re Charles F. Schultz III & Caroline B. Schultz	Case No.		
		Chapter 7		
I	Debtor(s)			
	DISCLOSURE OF COMPENSATION O	F ATTORNEY FOR DEBTOR		
а	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certi and that compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in contempla	of the petition in bankruptcy, or agreed to be pa	aid to me, for services	
F	For legal services, I have agreed to accept	\$\$,000.00		
P	Prior to the filing of this statement I have received	\$\$,000.00		
Е	Balance Due	\$\$		
2.	The source of compensation paid to me was:			
	☑ Other (specify)			
3.	The source of compensation to be paid to me is:			
	☑ Debtor ☐ Other (specify)			
4. [n with any other person unless they are membe	rs and	
of my	I have agreed to share the above-disclosed compensation wi law firm. A copy of the agreement, together with a list of the nam			
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:			
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;			
6. Doo	By agreement with the debtor(s), the above-disclosed fee does not include representation in advancement and contacted me	-		
Doe	es not include representation in adversary and contested ma	itters.		
	CEF	RTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.			
		/s/ John H. Redfield		
	Date	Signature of Attorney		
		John H. Redfield & Associates, P.C.		